

WEST VIRGINIA INFORMATIONAL LETTER

NO. 49

FEBRUARY 2, 1988

TO: All Insurance Companies Licensed To Do Business
In The State Of West Virginia

The Consumer Service Division of this Office has brought to my attention requests by a number of insurers that all complaints and inquiries concerning agents of the insurer be forwarded to the company's home office for response.

The Department cannot comply with insurers request in this regard. Agents have a responsibility and duty to respond personally to inquiries by the Department. Allowing insurers to review and censor agent responses prior to providing such responses to this Department is not acceptable. The failure of agents to respond personally to inquiries by this Department may result in disciplinary action against those agents. Additionally, any attempts by insurers to interfere with agent direct responses to this Department may result in disciplinary action against the insurer.

The cooperation of all insurers in this regard is anticipated.

Fred E. Wright
Insurance Commissioner